



## Big News for Small Business.

INTRODUCING

### Small Business Online Banking

An online banking solution designed especially for the needs of small businesses & organizations.

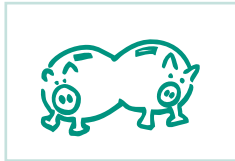
If you own a small business or manage an organization, time is probably one of your most valuable commodities. No matter what you do, you never seem to have enough of it. We can help. Upgrade to Small Business Online Banking for free, and discover online banking the way it was meant to be — smart, simple and seamless.

#### Powerful, time-saving features in one convenient package:



#### *Send Money the Easy Way.*

Now you can send *Interac*<sup>®</sup> e-Transfers in addition to receiving them.



#### *Consolidate your accounts.*

With Small Business Online Banking, moving money between your business and personal accounts is easy. See all your accounts at a glance — without having to login more than once.



#### *Authorize users to view or initiate transactions.*

Do you hire an accountant, a bookkeeper or even a family member to keep your business finances in order? With online business banking, you can authorize your staff (delegate) to view your statements online at their convenience, without the hassle of paper statements. You can also authorize delegates to initiate transfers and bill payments. They start the process; you finish it by approving or declining each one.



#### *Automate dual signature approvals.*

Transactions created in Small Business Online Banking can also be set up to require approval from two people. Best of all, the notification process between both signers is fully automated. You'll be able to see what's pending as soon as you log in.

604 885-3255 | 604 886-8121 | 604 883-9531

*Upgrade to Small Business Online Banking Today.*



## Quick Tips to Enjoying your Free Upgrade!

A Sunshine Coast Credit Union representative will first need to activate your free upgrade.

- Upon initial log-in, you will be asked to setup Increased Authentication.
- When logging in with your member number, be sure to use a capital "P" e.g.: 12345P1, 12345P2
- You will notice a new menu tab called Business Services which will provide you with access to two new options: Manage Consolidated Accounts and Add/Modify Delegates

## *Consolidate your Accounts (up to three)*

- You may add up to three other memberships within this one online banking view; these can be business or personal memberships.
- Click Consolidate Account and you will then be asked to enter the member number and Personal Access Code (PAC) of the account you also wish to view in online banking.
- Click the My Accounts tab and you will now see each membership listed, you can choose to view a specific membership or choose to Select All.

## *Add/Modify Delegates (up to three)*

- A Delegate is someone you grant access to your online banking information; they do not have to be a member of Sunshine Coast Credit Union.
- Click Add/Modify Delegates to add a Delegate.
- The only information you will need is their name, and their email or cell phone number. A User ID Number will automatically be generated for each Delegate you add.
- This User ID Number will be sent directly to the Delegate in the method chosen during setup. For security purposes, the password will need to be communicated by you directly.
- When logging in, Delegates must use a capital "D" in front of their User ID. e.g.: D123456
- Signors will choose if a Delegate is Read Only or Initiator.
  - Read Only allows the Delegate to view account activity and e statements.
  - Initiator also allows the Delegate to set up transactions, for Signor(s) approval.
- To modify a Delegate, click Edit beside the Delegate's name. Modifying a Delegate must be done by the Signor who originally created the Delegate. Both Signors are able to delete a Delegate, regardless of which Signor did the initial set-up.

## *Pending Transactions*

- Accounts with two Signors will require approval from both Signors to complete the transaction.
- Signors can activate Mobile Alerts and enjoy the convenience of being notified by email or phone when a transaction is pending, and when a transaction is about to expire.